

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Roger Howard Williams III

Serial No.: 10/777,586 Group No.: 3624

Filed: February 12, 2004 Examiner: N. Subramanian
For: SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING

INSTRUMENT

[] Patent No.*: Issued:

*NOTE: Insert name(s) of all inventor(s) and title also for patent.

Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

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NOTE: Submission of a Power of attorney after issuance of the Notice of Allowance in an application does **not** result in a reduction in patent term adjustment under 37 C.F.R. § 1.704(c)(10). See Notice of May 29, 2001, 1247 OG 111-112, June 26, 2001.

As a named inventor for the above identified

[x] application, [] patent,

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(list name(s) and registration number(s))

JOSEPH H. HANDELMAN, 26179 JOHN RICHARDS, 31053 RICHARD J. STREIT, 25765 PETER D. GALLOWAY, 27885 RICHARD P. BERG, 28145 JULIAN H. COHEN, 20302 WILLIAM R. EVANS, 25858 JANET I. CORD, 33778 CLIFFORD J. MASS, 30086 STEVEN I. WALLACH, 35402

SEND CORRESPONDENCE TO:

DIRECT TELEPHONE CALLS TO:

Ladas & Parry LLP 26 West 61st Street New York, N.Y. 10023

Steven I. Wallach (212) 708-1884

Optional Customer No. Bar Code



PATENT TRADEMARK OFFICE

Date:	Roger H. Williams III (type or print inventor's name)
	Inventor's signature 305 West 86 th St., Apt. 5C Post Office Address
	New York, NY 10024-3110
Date:	(type or print inventor's name)
	Inventor's signature Post Office Address
Date:	(type or print inventor's name)
	Inventor's signature
	Post Office Address

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